

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Scura, Wigfield, Heyer,  
Stevens & Cammarota, LLP  
1599 Hamburg Turnpike  
Wayne, NJ 07470  
973-554-9801  
Fax : 973-696-8571  
Jamal J. Romero, Esq.  
Email:jromero@scura.com  
Counsel for Debtor.

In Re:

Nimeshkum S. Patel and Shital M. Patel  
Debtors.

Case No.: 24-11166

Judge: RG

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by MIDFIRST BANK,  
creditor,

A hearing has been scheduled for 12/18/2024, at 10:00 AM.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

Payment of \$4,100.00 has been made on November 19, 2024. Payment of \$4,000.00 was made on November 29, 2024. An additional payment of \$4,051.00 was made on December 4, 2024. I am current with my mortgage payments through November. December payment will be made by the hearing date.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 12/11/2024

/s/Nimeshkum S. Patel  
Debtor's Signature

Date: 12/11/2024

/s/Shital M. Patel  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.